

**REMARKS**

Claims 11 - 20 are pending in this application. By this Amendment, claims 1-10 are canceled and claims 11-20 are added. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge  
Registration No. 30,024

Jesse O. Collier  
Registration No. 53,839

WPB:JOC/emt

Attachment:

Substitute Abstract

Date: June 9, 2006

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
**Telephone: (703) 836-6400**

**DEPOSIT ACCOUNT USE  
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